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705.clas.	28672

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US OCR Full-Text Database
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IBM Technical Disclosure Bulletins
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DATE: Monday, August 30, 2004   Printable Copy   Create Case

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	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR		
L24	705.clas.	28672	L24
L23	705/26	4895	L23
L22	L21 and (authoriz$ or secur$) near charge near numbers	7	L22
L21	(cedit or debit or charge) near card	9617	L21
L20	705/41	664	L20
L19	235/380	8065	L19
L18	705/35	2066	L18
L17	705/39	1629	L17
L16	705/44	886	L16
L15	705/28	1675	L15
L14	6343279.pn.	2	L14
L13	L12 and charge near number	233	L13
L12	L11 and issu$	18240	L12
L11	(charge or credit or debit) near card	47276	L11

http://westbrs:9000/bin/cgi-bin/PreSearch.pl

8/30/04

L10	L9 and validat$	32	L10
L9	L2 and charge near numbers	62	L9
L8	L2 and validat$ near charge near numbers	0	L8
L7	L6 and validat$ near charge near numbers	0	L7
L6	l2 and authoriz$	2981	L6
L5	L4 and issue	40	L5
L4	L2 and charge near number	62	L4
L3	L2 and issu$ near charge near number	0	L3
L2	transact$ near system	11638	L2
L1	charge near issu$ near system	2	L1

END OF SEARCH HISTORY

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      L5: Entry 28 of 40                    File: USPT              Jan 29, 2002
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US-PAT-NO: 6343279
DOCUMENT-IDENTIFIER: US 6343279 B1

TITLE: System integrating credit card transactions into a financial management
system

DATE-ISSUED: January 29, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Bissonette; Richard	Springfield	VA		
Corrie; Christopher Royal	Fairfax	VA		
Wingate, III; William Lee	Fairfax	VA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
American Management Systems, Inc.	Fairfax	VA			02

APPL-NO: 09/ 140795   [PALM]
DATE FILED: August 26, 1998

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/41; 705/30, 705/40, 705/44, 235/380
US-CL-CURRENT: 705/41; 235/380, 705/30, 705/40, 705/44

FIELD-OF-SEARCH: 705/40, 705/41, 705/44, 705/16, 705/17, 705/35, 705/39, 235/380,
235/440

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected   Search ALL   Clear

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
☐	5448047	September 1995	Nair et al.	235/440
☐	5592378	January 1997	Cameron et al.	705/27
☐	5621201	April 1997	Langhans et al.	235/380
☐	5630073	May 1997	Nolan	705/45
☐	5638519	June 1997	Haluska	705/28
☐	5663547	September 1997	Ziarno	235/380

☐	5842185	November 1998	Chancey et al.	705/40
☐	5864830	January 1999	Armetta et al.	705/41
☐	5875437	February 1999	Atkins	705/40
☐	5911136	June 1999	Atkins	705/36
☐	5991750	November 1999	Watson	705/44

OTHER PUBLICATIONS

Emerson Brown & Jim Baumgartner, Corporate Cashflow, vol. 15, No. 12, Nov. 1994,pp28-29.*
American Management Systems, "An Introduction to Momentum Financials", Apr. 1997.
Credit Card Management, "The GSA Blesses Six Card Issuers", Mar. 1998.
cybermark, cybermark: stored value, "solutions", "smart card sytems, smart card communities", copyright 1998, CyberMark.

ART-UNIT: 2164

PRIMARY-EXAMINER: Millin; Vincent

ASSISTANT-EXAMINER: Kyle; Charles R.

ABSTRACT:

A system integrates credit card transactions into a financial management system used by a company to track and control budgets, etc. The system provides the controls and accounting for credit card transactions found for other types of transactions within the financial management system. The invention limits the card transactions using various limits not available to a credit card issuer and ensures that the transactions comply the financial system controls. The transactions can be obligated prior to or during the actual transaction with the bank and thereby subjected to the controls of the financial management system. Obligated transactions can be authorized for immediate payment. The invention provides for the complete reconciliation of the credit card transactions with bank records after the transactions occur using the obligation function to capture the transaction before it occurs, even the transactions that are immediately paid. The system reconciles the transactions recorded by the bank with those recorded in the financial system and updates budget, plan, project, and ledger entries accordingly. The system also allows cardholders to identify disputes and track the correspondence with the card issuer over the dispute.

30 Claims, 23 Drawing figures

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   L5: Entry 34 of 40   File: USPT   Sep 21, 1999

US-PAT-NO: 5956699
DOCUMENT-IDENTIFIER: US 5956699 A

TITLE: System for secured credit card transactions on the internet

DATE-ISSUED: September 21, 1999

INVENTOR-INFORMATION:
NAME   CITY   STATE   ZIP CODE   COUNTRY
Wong; Jacob Y.   Goleta   CA
Anderson; Roy L.   Glendale   CA

ASSIGNEE-INFORMATION:
NAME   CITY   STATE   ZIP CODE   COUNTRY   TYPE CODE
Jaesent Inc.   Goleta   CA   02

APPL-NO: 08/ 971272   [PALM]
DATE FILED: November 17, 1997

PARENT-CASE:
CROSS-REFERENCE TO RELATED APPLICATIONS This present application is a continuation-
in-part of U.S. application Ser. No. 08/720,785 filed on Oct. 3, 1996 for SYSTEM
AND METHOD FOR PSEUDO CASH TRANSACTIONS. The disclosure of that application is
specifically incorporated herein by reference.

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/39; 235/380, 340/825.33, 380/23, 380/24, 380/42, 380/43, 705/26,
705/44
US-CL-CURRENT: 705/39; 235/380, 340/5.4, 380/42, 380/43, 705/26, 705/44, 705/75,
705/77

FIELD-OF-SEARCH: 705/35, 705/26, 705/27, 705/38, 705/39, 705/40, 705/41, 705/42,
705/43, 705/44, 340/825.3, 340/825.31, 340/825.33, 340/825.34, 235/375, 235/380,
235/379, 235/382, 235/382.5, 380/23, 380/24, 380/25, 380/42, 380/43, 380/4, 902/2,
902/4, 902/5

PRIOR-ART-DISCLOSED:

                         U.S. PATENT DOCUMENTS

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        PAT-NO   ISSUE-DATE   PATENTEE-NAME   US-CL
   ☐   5557518   September 1996   Rosen   380/24

☐   5671280   September 1997   Rosen   380/24

ART-UNIT: 271

PRIMARY-EXAMINER: Tkacs; Stephen R.

ATTY-AGENT-FIRM: Lyon & Lyon LLP

ABSTRACT:

A method for providing secure credit card transactions over the Internet generates
a personal charge number from a user account number by inserting a user key into
the user account number in accordance with an algorithm that uses a user insertion
key and a permutation variable. After the personal charge number is used, the
permutation variable is changed, and a new personal charge number is generated. A
money source repository verifies the validity of the personal charge number by
using the personal charge number and a user identifier to access a file with the
user account number, the user key and the user insertion key, taking into account
which permutation variable is valid at a given point in time. Alternatively, the
money source repository could generate a string of valid personal charge numbers
for a user which are sequentially accessed according to usage.

18 Claims, 1 Drawing figures

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Entry 32 of 32   File: USPT   Aug 27, 1996

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US-PAT-NO: 5550358
DOCUMENT-IDENTIFIER: US 5550358 A

TITLE: Non-contacting transaction system

DATE-ISSUED: August 27, 1996

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Tait; Robert A. R.	Westfield, Bathgate, West Lothian, EH48 8DU			GB
Tait; Elizabeth M.	Westfield, Bathgate, West Lothian, EH48 8DU			GB

APPL-NO: 08/ 392023   [PALM]
DATE FILED: February 21, 1995

PARENT-CASE:
This application is a continuation of application Ser. No. 08/094,182, filed as
PCT/GB92/00181, Jan. 31,1992 published as WO92/14222, Aug. 20, 1992, now abandoned.

FOREIGN-APPL-PRIORITY-DATA:

COUNTRY	APPL-NO	APPL-DATE
GB	9102104	January 31, 1991

INT-CL: [06] G06 K 5/00

US-CL-ISSUED: 235/380; 235/379, 235/382
US-CL-CURRENT: 235/380; 235/375, 235/379, 235/382

FIELD-OF-SEARCH: 235/379, 235/382, 235/375, 235/380, 235/472, 235/381

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
□	4189712	February 1980	Lemelson	235/382
□	4224666	July 1980	Giraud	
□	4236068	November 1980	Walton	235/380

☐	4277837	July 1981	Stuckert	
☐	4345146	August 1982	Story et al.	235/381
☐	4454414	June 1984	Benton	
☐	4501958	February 1985	Glize et al.	
☐	4523087	June 1985	Benton	
☐	4601011	July 1986	Grynberg	364/900
☐	4625276	November 1986	Benton et al.	
☐	4757185	July 1988	Onishi	235/375
☐	4800543	January 1989	Lyndon-James et al.	368/10
☐	4967366	October 1990	Kaehler	235/381 X
☐	5113183	May 1992	Mizuno et al.	235/382 X

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0114447	January 1983	EP	235/380
0159539	March 1985	EP	235/380
85/00395	July 1985	EP	
0174016	March 1986	EP	
86/03869	July 1986	EP	
0402182	February 1990	EP	
2624677	December 1987	FR	
57-174785	October 1982	JP	
59-72583	April 1984	JP	
1290095	November 1989	JP	
3198191	August 1991	JP	
1219123	January 1968	GB	
2192665	January 1988	GB	
8603869	July 1986	WO	

OTHER PUBLICATIONS

HP48SX Scientific Expandable, Owner's Manual vol. II, Edition 2, Apr. 1990, pp. 619-620.

ART-UNIT: 254

PRIMARY-EXAMINER: Hajec; Donald T.

ASSISTANT-EXAMINER: Filipek; Jeffrey R.

ATTY-AGENT-FIRM: Bell, Seltzer, Park & Gibson, P.A.

ABSTRACT:

A remote wireless transaction system has a hand-held transmitter which contains a digital memory device storing information unique to the user. The transmitter has a

keypad to allow the user to key-in a unique PIN number, this PIN number also being
stored in the transmitter. If the keyed-in PIN number corresponds to the stored PIN
number the transmitter transmits the stored, user-unique, information. The system
also includes a receiver which is arranged to receive the transmitted information
and to log that information in a receiver memory. If the receiver information
correlates with a valid user the transaction is completed. Communication between
the transmitter and the receiver is exclusively one-way.

19 Claims, 10 Drawing figures